

**Tidemark Federal Credit Union**

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Millsboro, DE 19966

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[www.tidemarkfcu.org](http://www.tidemarkfcu.org)

**BUSINESS RATE AND FEE SCHEDULE**

**EFFECTIVE DATE: February 19, 2026**

<b>BUSINESS RATE SCHEDULE</b>									
<b>ACCOUNT TYPE</b>		<b>DIVIDENDS</b>				<b>BALANCE REQUIREMENTS</b>			
	<b>Balance Range for Tiered Accounts</b>	<b>Dividend Rate/ Annual Percentage Yield (APY)</b>	<b>Dividends Compounded</b>	<b>Dividends Credited</b>	<b>Dividend Period</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Avoid a Service Fee</b>	<b>Minimum Balance to Earn the Stated APY</b>	<b>Balance Method</b>
Prime Share Account		.10%/ .10%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100.00	Daily Balance
Money Market Club Account	\$1,000 to <\$10,000 \$10,000 to <\$50,000 \$50,000 to <\$100,000 \$100,000 to <\$250,000 \$250,000+	1.10%/1.10% 1.20%/1.20% 1.30%/1.30% 1.40%/1.41% 1.50%/1.51%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance
Basic Checking		N/a	N/a	N/a	N/a	---	\$500.00	N/a	N/a
Deluxe Checking		N/a	N/a	N/a	N/a	---	\$1,000.00	N/a	N/a
Premium Checking	\$1,000 to <\$10,000 \$10,000 to <\$50,000 \$50,000 to <\$100,000 \$100,000+	.30%/ .30% .35%/ .35% .45%/ .45% .55%/ .55%	Monthly	Monthly	Monthly (calendar)	---	\$15 Monthly Fee Applies	\$1,000 \$10,000 \$50,000 \$100,000	Average Daily Balance

# BUSINESS FEE SCHEDULE

OTHER SERVICE FEES	
Account Research	\$25.00/hour or fraction thereof
ATM Withdrawal Fee	\$2.00/each ~after 8 free per month (unlimited free withdrawals at all TFCU owned ATMs)
Attachment (tax, levy, garnishment)	\$50.00/each
Bad Address on Accounts	\$10.00/for initial and \$5.00 per month thereafter
<b>Coin &amp; Currency Services</b>	Free at the ETM. The following fees apply if processed by a staff member:
Basic Checking	Free up to \$1,000/mth, 0.15% thereafter
Deluxe Checking	Free up to \$5,000/mth, 0.15% thereafter
Premium Checking	Free up to \$10,000/mth, 0.15% thereafter
Cashier's Check	\$8.00/each
<b>Check Cashing</b>	
On-Us by Non-Member	>\$100 \$8 each
<b>Copies</b>	
Check Copy (Share Draft or Cashier's Check)	\$3.00/each
Deposit Item	\$3.00/each
<b>Dormant Accounts</b>	
Share Balances <\$800; no other share or loan balances; no activity for 1 year.	\$5.00/month
<b>Item Processing Fees</b>	
Basic Checking	Up to 25 free checks paid, then \$.10 each Up to 25 free deposit items, then \$.10 each
Deluxe Checking	Up to 50 free checks paid, then \$.10 each Up to 50 free deposit items, then \$.10 each
Premium Checking	Up to 100 free checks paid, then \$.10 each

	Up to 100 free deposit items, then \$.10 each
<b>Monthly Maintenance Fee</b>	
Basic Checking	\$5.00 per month (applied only if average daily balance falls below \$500)
Deluxe Checking	\$7.50 per month (applied only if average daily balance falls below \$1,000)
Premium Checking	\$15.00 per month
Notary	Free
<b>Returned Items</b>	
NSF and Returned Item	\$15.00/each Share Draft, ACH, ATM, POS overdraft
NSF and Returned Item*	\$30.00/each Bill Pay
Returned Item*	\$35.00/each Zelle, Account Transfer
Returned Deposit Item (3 <sup>rd</sup> Party and Loan Payment)	\$10.00/each
Reopen Checking Account	\$30.00/occurrence
Prime Share Withdrawals (staff assisted)	4 free each month. \$1.00 each additional
Short-Term Account History	\$1.00/page
<b>Statements</b>	
Electronic	Free
Paper Mailed	Free
Copy	\$1.00/page
<b>Stop Payment Order</b>	
Checks, ACH	Free on online banking or audio response (checks only); staff assisted \$20.00/each
Payrailz, Account Transfer	Self-service \$15; staff assisted \$20/each
Telephone Transfers (Staff Assisted)	\$8.00/each (does not apply to loan payments)
<b>Wire Transfers</b>	
Incoming	\$8.00/each
Outgoing	\$20.00/each (Domestic)

Overdraft Protection Transfer from Prime Share	\$3.00/each
<b>DEBIT/CREDIT CARDS</b>	
Replacement Card	\$5.00/each
Replacement PIN	\$3.00/each
VISA International Service Assessment (ISA)	1% of transaction amount on international single and multi-currency transactions
Stop Payment Recurring Transactions	\$25/each item
Cardholder Dispute where it's determined that Cardholder is responsible	\$25/each item
<b>ONLINE ACCOUNT ACCESS</b>	
On-Line and Mobile Banking	Free
Bill Pay	\$0.65/each item
Bill Pay Proof of Payment Order	\$20.00/each
Any member requesting special services that are beyond the scope of Tidemark FCU's normal business practices will be charged for any direct costs associated with those services. Fees are subject to change by Board action.	

\* These are 3<sup>rd</sup> party fees charged to us that are passed through to the member.

